PTO/SB/08a (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

DLT-004

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number. Complete if Known Substitute for form 1449/PTO 10/559,066-Conf. #1402 Application Number INFORMATION DISCLOSURE Filing Date May 3, 2006 STATEMENT BY APPLICANT William Kennedy First Named Inventor 3691 Art Unit (Use as many sheets as necessary) Examiner Name O. Akintola

Attorney Docket Number

2

of

	U.S. PATENT DOCUMENTS							
Examiner	Cite No.1	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear			
Initials*		Number-Kind Code ² (if known)						
	_							
	_				<u> </u>			

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No.1	Foreign Patent Document Country Code ³ -Number ⁴ -Kind Code ⁵ (If known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶		
						П		
						П		

Examiner	Date
Signature	Considered

"EXAMINER: Initial if reference considered, whether or not clation is in conformance with MPEP 609. Draw line through clation if not in conformance and not considered. Include copy of this form with next communication to applicant." Applicant's unique clation designation number (optional). See Kinds Codes of USPPO Petrol Normance at a growing long or MPEP 901.0. "Extent Citals has based the document, by the two leter doce (MPC Standard ST.) a "Extent Citals has based the document," but her based not conformation and the proper standard process of the partiest document. "Rind of document and the partiest document," and the document and the partiest document." After of document and the partiest document. "After of document and the partiest document and the document and the partiest document." After document and the partiest document. "After of document and the partiest document." After document and the partiest document." After document and the partiest document and the partiest document and the partiest document. "After document and the partiest document and the partiest document and the partiest document and the partiest document." After document and the partiest document and the partiest document. "After document and the partiest document and the partiest document." After document and the partiest document. "After document and the partiest document." After document and the partiest document." After document and the partiest document. The partiest document and the partiest document and the partiest document. The partiest document and the partiest document and the partiest document and the partiest document. The partiest document and the partiest document Translation is attached.

Sheet

TOSBORD, 07-09.
Approved for use through 07/31/2012, OMB 0651-0031
U.S. Patient and Tadderinark Office. U.S. DEPARTMENT OF COMMERCE.
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless a contains a value of 00% contribution.

011	State the Capetine Reduced Face Colors are required to a colorion of members and a colorion of the Color of t						
Substitute for form 1449/PTO				Complete if Known			
				Application Number	10/559,066-Conf. #1402		
II.	NFORMATION	I DI	SCLOSURE	Filing Date	May 3, 2006		
STATEMENT BY APPLICANT				First Named Inventor	William Kennedy		
				Art Unit	3691		
	(Use as many sh	eets as	necessary)	Examiner Name	O. Akintola		
Sheet	2	of	2	Attorney Docket Number	DLT-004		

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T2
	C70	HAVERSON "A Man with Grand Visions," Banking Technology, vol. 10, part 4, May 1993, pp. 30-32.	
	C71	JOST "Neural Networks: A logical progression in credit and marketing decision systems," Credit World, International Credit Association, vol. 81, part 4, Mar./Apr. 1993, p. 26-33.	
	C72	TAUHERT "Commerce Branches off into PC Banking," Bank Systems and Technology, Miller Freeman, vol. 33, no.4, Apr. 1996, p. 34-35.	
	C73	"Interactive Banking Gets a Push Up North," Bank Systems and Technology, Mill Freeman, Inc., vol. 31, part 3, Mar. 1994, p. 6.	
			F
			F
	1		1

	Examiner	Date	
١	Signature *EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609.	Considered	tation if not in conformance and not
	considered. Include copy of this form with next communication to applicant.	Draw line unough ca	ation in not in comormance and not

'Applicant's unique citation designation number (optional). 'Applicant is to place a check mark here if English language Translation is attached.